

FINANCIAL AND COMMERCIAL.

There is nothing new in the money market, and rates remain unchanged. On call money is abundant at 5 to 6 per cent. Transactions in the discount market are limited by prevailing distrust. Foreign exchange is very dull. Bankers are buying at 106 1/2, and selling at 106 3/4. But very little is doing either way.

Stocks were all lower this morning, though the bears did not crowd the market with their options. The fact seems to be that there is no outside demand whatever for stocks; whenever the necessities of the shorts do not oblige them to buy, prices fall. At the morning board, the following prices were noted: New York Central 1/2, Erie 3/4, Michigan Central 1/2, Illinois Central 1/2, Galena 1/2, Toledo 1/2. State stocks were steady, with the exception of North Carolina, which advanced 1 per cent. After the board the market was at first dull, but afterward rallied, and improved beyond the morning's prices. At the second board little or nothing was done, and prices were generally a fraction lower. The following were the last quotations of the day:—United States 5's, 1874, 76 1/2; Tennessee 6's, 43 1/2; 5's, 44; Virginia 6's, 45 1/2; Missouri 6's, 38 1/2; 5's, 39; Canton, 8 1/2; Cumberland Canal preferred, 5 1/2; Delaware and Hudson Canal, 5 1/2; Pennsylvania Coal, 76 1/2; Pacific Mail, 60 1/2; New York Central, 72 1/2; Erie, 31 1/2; 3 1/2; Hudson River, 35 1/2; Harlem, 11 1/2; 3 1/2; Harlem preferred, 27 1/2; 28; Reading, 12 1/2; 13; guaranteed, 23 1/2; 24; Panama, 100 1/2; Illinois Central, 65 1/2; Galena, 60 1/2; Chicago, 59 1/2; Cleveland and Toledo, 23 1/2; Chicago and Rock Island, 36 1/2; Chicago, Burlington and Quincy, 68 1/2; 69; Crosse and Milwaukee land grant bonds, 5 1/2; Illinois Central bonds, 91 1/2.

The people of the United States have undertaken for the first time in their national history to suppress a vast political movement by force of arms. We must confront at once the absolute certainty that the conflict now begun will entail upon us, and for a wholly uncertain length of time, a serious reduction in the national income, coupled with a serious increase in the national expenditure. We can all of us recognize the accuracy of the latter of these propositions; but it is equally, nay it is more important, that we should anticipate the force of the former as well. War in all cases destroys so much wealth that the accumulations of years of peace and the reserved resources of established populations must be drawn upon to meet its demands. The experience of modern history demonstrates that no nation is rich enough to carry the burden of a great modern war without extending its drafts from the income to the capital of the State, and thereby contracting the normal activity of the population. It is only when the reserved fund of society is replenished again after several years of peace, and the current necessities of production and consumption can be met with fresh materials, that the war derangement ceases, monetary circulation recovers its ordinary course, and liberated capital can once more meet the demands of the nation. We see to-day, on the continent of Europe, the most remarkable illustration of the financial effects of a serious conflict. When the Italian war broke out, in 1859, Austria, Germany and Russia were still suffering from the exhaustion produced by the war of the Crimea. The Italian difficulties aggravated this exhaustion, and we find Russia, with her vast resources and her efficient government, to-day reduced to the necessity of raising the rate of interest to from 10 to 12 per cent, while the current value of her standard coin, the rouble, has fallen nearly one-tenth. Our own country occupies a peculiar attitude in relation to this financial phase of war. Enterprise, rather than investment, is the characteristic of the American capitalist; the increase, rather than the employment, of his capital is his leading object. In time of peace we have seen the enormous effect upon the general prosperity of this trait. We are now to witness a correspondingly enormous effect produced by its sudden paralysis. Within a very short time the profitable employment of capital in this country must be sensibly curtailed by the sudden and formidable contraction of the markets of national industry. This contraction will be brought about by several concurrent causes, any one of which might suffice to derange the whole financial machinery of the continent. In the first place, we have the complete interruption of commercial relations between the vast belt of country south and that north of the Ohio river. The first pressure of this interruption has already been severely felt in the financial circles of this city, seriously aggravating the difficulty under which our banks have for three years been resolutely laboring—of discharging the deferred and extended obligations of commerce consequent upon the crash of 1857. The policy of war and blockade, diametrically reversing the relations which existed under the peaceful conditions of the Union, must either be impotent altogether, or it must prostrate one whole tier of our financial system. In the second place, the diminution of our foreign commerce, inseparable from a condition of war, must react formidably upon our domestic exchanges and our domestic industry. Setting aside as chimerical for the moment all fears of damage to our commerce from Southern privateers, and there with the activity of domestic distribution, are to be limited by the direct interference of war with consumption in all the regions south of Washington and St. Louis, and by its indirect interference with consumption throughout the rest of the country. There is no warehouse in the East, no railway in the West, the proprietors of which must not, from this, have prepared themselves for a sensible diminution in the vitality of their capital invested.

The leading bank managers met to-day, at three o'clock, to discuss the subject of the new public loans. They will meet again before deciding finally on the course to be pursued. The disposition is to see that each public loan is taken as it is offered, at or near the market price. The bids for the new nine million loan will be closed here on Monday next; those for the fourteen million loan on the 20th. The latter will probably be awarded in the shape of Treasury notes.

The business of the Sub-Treasury was as follows to-day:—

Receipts..... \$145,000 00
For customs..... 40,000 00
Treasury..... 201,940 00
Balance..... 1,062,801 72

Stock Exchange, May 17, 1861.

1000 U.S. 5's, 77 1/2; 100 do. 78 1/2; 100 do. 79 1/2; 100 do. 80 1/2; 100 do. 81 1/2; 100 do. 82 1/2; 100 do. 83 1/2; 100 do. 84 1/2; 100 do. 85 1/2; 100 do. 86 1/2; 100 do. 87 1/2; 100 do. 88 1/2; 100 do. 89 1/2; 100 do. 90 1/2; 100 do. 91 1/2; 100 do. 92 1/2; 100 do. 93 1/2; 100 do. 94 1/2; 100 do. 95 1/2; 100 do. 96 1/2; 100 do. 97 1/2; 100 do. 98 1/2; 100 do. 99 1/2; 100 do. 100 1/2; 100 do. 101 1/2; 100 do. 102 1/2; 100 do. 103 1/2; 100 do. 104 1/2; 100 do. 105 1/2; 100 do. 106 1/2; 100 do. 107 1/2; 100 do. 108 1/2; 100 do. 109 1/2; 100 do. 110 1/2; 100 do. 111 1/2; 100 do. 112 1/2; 100 do. 113 1/2; 100 do. 114 1/2; 100 do. 115 1/2; 100 do. 116 1/2; 100 do. 117 1/2; 100 do. 118 1/2; 100 do. 119 1/2; 100 do. 120 1/2; 100 do. 121 1/2; 100 do. 122 1/2; 100 do. 123 1/2; 100 do. 124 1/2; 100 do. 125 1/2; 100 do. 126 1/2; 100 do. 127 1/2; 100 do. 128 1/2; 100 do. 129 1/2; 100 do. 130 1/2; 100 do. 131 1/2; 100 do. 132 1/2; 100 do. 133 1/2; 100 do. 134 1/2; 100 do. 135 1/2; 100 do. 136 1/2; 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